

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas P. Potoski  
Lynn Marie Potoski  
Debtors

Case No. 14-01492-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 135

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db/jdb  
cr +Thomas P. Potoski, Lynn Marie Potoski, 43 Fairway Drive, Exeter, PA 18643-1250  
cr +Gerald Koval, 72 Trailwood Lake Road, Bear Creek, PA 18702-9770  
+Landmark Community Bank, c/o Nogi, Appleton, Weinberger & Wren, Attn: John Murphy,  
415 Wyoming Avenue, Scranton, PA 18503-1227  
cr +Linda Koval, 72 Trailwood Lake Road, Bear Creek, PA 18702-9770  
cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 260 W. 36th Street, Suite 801,  
New York, NY 10018-8992  
4469533 ABC Hauling, C/O Benjamin & Williams, 5485 Expressway Drive N, Holtzville, NY 11742-1311  
4469539 ARM, P. O. Box 129, Thorofare, NJ 08086-0129  
4469540 ARS, P. O. Box 169046, Escondido, CA 92046-9046  
4469537 +American Express, PO Box 30377, Salt Lake City, UT 84130-0377  
4469536 American Express, C/O Amy Doyle Esquire, 204 St. Charles Way E#177,  
York, PA 17402, NJ 07101-1270  
4469538 +American Express Bank FSB, 120 North Keyser Avenue, Scranton, PA 18504-9701  
4528813 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4469542 Associated Recovery, P. O. Box 982235, El Paso, TX 79998-2235  
4469546 Best Buy, P. O. Box 30853, Salt Lake City, UT 84130  
4469547 +Bon Ton, 2801 East Market Street, York, PA 17402-2406  
4469550 +Borough Of Avoca Sewer, C/O Creditech, P. O. Box 99, Bangor, PA 18013-0099  
4469551 +Bureau Of Collection, 7575 Corporate Way, Eden Prairie, MN 55344-2022  
4469565 CRG, 839 Scranton Carbondale Hwy, Eynon, PA 18403-1020  
4469554 +Carpinet Plumbing & Heating, 75 East 8th Street, Wyoming, PA 18644-2008  
4469556 +Charles Potter, DDS, C/O Siegel & Siegel Law Offices, 6355 Topanga Canyon Blvd.,  
Woodland Hills, CA 91367-2102  
4469559 +Citibank, P. O. Box 790184, St. Louis, MO 63179-0184  
4469560 +Citibank, 425 Park Avenue, 7th Floor, New York, NY 10022-3506  
4469562 +Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641  
4469568 +Donegal Mutual Insurance, C/O Amoto & Associates, 107 N. Commerce Way,  
Bethlehem, PA 18017-8913  
4469569 +Ellsworth Disposal, 301 Swetland Lane, West Wyoming, PA 18644-1407  
4469571 +Fashion Floor, 431 Market Street, Kingston, PA 18704-5433  
4469574 +First National Community Bank, 2012 West Pine Street, Dunmore, PA 18512-2209  
4469576 Future Scripts, P. O. Box 30219, Tampa, FL 33630-3219  
4469575 Future Scripts, P. O. Box 790227, St. Louis, MO 63179-0227  
4469581 GERB/Flexplus, P. O. Box 965005, Orlando, FL 32896-5005  
4469580 +Gerald Koval, Lot 37, 72 Trail Lake Road, Bear Creek, PA 18702-9770  
4469582 +Gordon & Weinberg, P.C., 1001 E. Hector Street, Ste 220, Conshohocken, PA 19428-2395  
4469584 HSBC Bank, C/O Sunrise Credit Services, P. O. Box 9100, Farmingdale, NY 11735-9100  
4469585 +HSBC Bank Nevada, 1111b Town Center Drive, Las Vegas, NV 89144  
4472397 Harvey Buidingh Products, PO Box 3894, Boston MA 02241 3894  
4469589 #+Interstate Building, 322 Laurel Street, Pittston, PA 18640-3508  
4469591 +Jeanette Volch, 208 New Street, Duryea, PA 18642-1425  
4469594 LHR, 56 Main Street, Hamburg, NY 14075-4905  
4469593 +++LHR, 37 RUST LN, BOERNE TX 78006-8288  
(address filed with court: LHR, 35A Rust Lane, Boerne, TX 78006-8202)  
4487501 +Landmark Community Bank, c/o Nogi, Appleton, Weinberger & Wren PC, Attn: John Murphy,  
415 Wyoming Avenue, Scranton, PA 18503-1227  
4469592 +Landmark Community Bank, 2 South Main Street, Pittston, PA 18640-1850  
4469532 Law Office of David J Harris, 69 Public Square Suite 700, Wilkes Barre, PA 18701  
4469595 +Luzerne County Tax Claim Bureau, Luzerne County Courthouse, 200 North River Street,  
Wilkes-Barre, PA 18711-1001  
4469599 +M&T Bank, KML Law Group, 701 Market Street, Philadelphia, PA 19106-1538  
4469598 +M&T Bank, P. O. Box 619063, Dallas, TX 75261-9063  
4469601 Matthew D. Urban, Esquire, Weltman, Weinberg & Reis, 1400 Koppers Bldg - 436 Seventh Ave,  
Pittsburgh, PA 15219  
4469603 +Mid County Resources, LLC, 1933 State Route 903, Jim Thorpe, PA 18229-2848  
4469605 +Mitchell's Lumber & Fuel Oil Home C, 17 Gravity Street, Pittston, PA 18640-1526  
4469607 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
4469608 +Okna Windows Corp., 5601 Beaverdam Road, Bristol, PA 19007-2907  
4469609 PASI, P. O. Box 188, Brentwood, TN 37024-0188  
4469612 PNC Bank, P. O. Box 3180, Pittsburgh, PA 15230-3180  
4469614 PNC Bank, P. O. Box 535230, Pittsburgh, PA 15253-5230  
4469611 +PNC Bank, P. O. Box 94982, Cleveland, OH 44101-4982  
4469613 PNC Bank, Mail Stop PSPWLC2, Pittsburgh, PA 15222-4704  
4469615 +PPL Electric, C/O CBCS, P. O. Box 2724, Columbus, OH 43216-2724  
4469610 Penn Credit, 916 S 14th Street, P. O. Box 988, Harrisburg, PA 17108-0988  
4469531 +Potoski Lynn Marie, 43 Fairway Drive, Exeter, PA 18643-1250  
4469530 +Potoski Thomas P, 43 Fairway Drive, Exeter, PA 18643-1250  
4469617 +RBS Card Services, C/O Richard Boudreau LLC, 5 Industrial Way, Salem, NH 03079-4866  
4472842 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
4469619 Reeves Rent A John, RR1 Box 482, Falls, PA 18615  
4469621 +Richard Pacchioni, 210 Sarf Road, Jenkins Twp, PA 18640-6110

4469622 +Sarma Collections, 1801 Broadway, San Antonio, TX 78215-1227  
 4469623 +Scranton Craftsmen, 930 Dunmore Street, Throop, PA 18512-1114  
 4469625 +Security Credit Services, C/O Paul Klemm, Esquire, 425 Eagle Rock Avenue,  
 Roseland, NJ 07068-1717  
 4469626 Stoneleigh Recovery LLC, P. O. Box 1479, Lombard, IL 60148-8479  
 4469627 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 4469628 +Suzanne Proleika, 1817 Murray Street, Forty Fort, PA 18704-4338  
 4469629 +Tek Collect, Audit Bureau Department, P. O. Box 1269, Columbus, OH 43216-1269  
 4469630 Terminex International, C/O Nationwide Credit Inc., 2015 Vaughn Rd. NW Ste. 400,  
 Kennesaw, GA 30144-7802  
 4481344 +USAA Federal Savings Bank, P.O. Box 9013, Addison, TX 75001-9013  
 4469635 +Valley Refrigeration, 345 Laurel Street, Pittston, PA 18640-3593  
 4469637 +Village Shops, LLC, C/O Brian Stahl, 600 Third Avenue, Kingston, PA 18704-5815  
 4469639 Wells Fargo Bank, N.A., ATTN: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Blvd.,  
 Fort Mill, SC 29715  
 4523259 +Wilkes-Barre General Hospital c/o PASI, PO Box 188, Brentwood, TN 37024-0188  
 4469642 Wyoming Valley Sanitary Authority, P. O. Box 33A, Wilkes-Barre, PA 18703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr EDI: IRS.COM Aug 19 2019 23:13:00 Internal Revenue Service, Special Procedures Branch,  
 P.O. Box 12051, Room 6404, Philadelphia, PA 19105

4504163 EDI: MERRICKBANK.COM Aug 19 2019 23:13:00 Advanta Bank Corporation,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 4469534 +EDI: MERRICKBANK.COM Aug 19 2019 23:13:00 Advanta Credit Card, P. O. Box 9216,  
 Old Bethpage, NY 11804-9016  
 4469535 +EDI: GMACFS.COM Aug 19 2019 23:13:00 Ally Financial, P. O. Box 380901,  
 Bloomington, MN 55438-0901  
 4496378 EDI: AIS.COM Aug 19 2019 23:13:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 4469541 EDI: ACCE.COM Aug 19 2019 23:13:00 Asset Acceptance LLC, P. O. Box 2036,  
 Warren, MI 48090-2036  
 4469544 +EDI: BANKAMER.COM Aug 19 2019 23:13:00 Bank Of America, P. O. Box 15026,  
 Wilmington, DE 19850-5026  
 4469545 +EDI: BANKAMER.COM Aug 19 2019 23:13:00 Bank Of America, P. O. Box 15019,  
 Wilmington, DE 19850-5019  
 4469543 +EDI: BANKAMER2.COM Aug 19 2019 23:13:00 Bank Of America, NCH-105-3-84, P. O. Box 23500,  
 Greensboro, NC 27420-3500  
 4469548 EDI: HFC.COM Aug 19 2019 23:13:00 Bonton HSBC, P. O. Box 17264,  
 Baltimore, MD 21297-1264  
 4469549 +EDI: HFC.COM Aug 19 2019 23:13:00 Bonton HSBC, P. O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 4469555 E-mail/Text: bankruptcy@caavps.com Aug 19 2019 19:36:10 Cavalry Portfolio Services,  
 P. O. Box 27288, Tempe, AZ 85285-7288  
 4524445 +E-mail/Text: bncmail@w-legal.com Aug 19 2019 19:36:07 CERASTES, LLC,  
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 4469552 +EDI: RESURGENT.COM Aug 19 2019 23:13:00 Cache LLC, 4340 S. Monaco Street, 2nd Floor,  
 Denver, CO 80237-3485  
 4469553 +EDI: CAPITALONE.COM Aug 19 2019 23:13:00 Capital One, P. O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 4489588 +E-mail/Text: bankruptcy@caavps.com Aug 19 2019 19:36:11 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 4469557 +EDI: CHASE.COM Aug 19 2019 23:13:00 Chase, Card Member Services, P. O. Box 15298,  
 Wilmington, DE 19850-5298  
 4469558 E-mail/Text: bankruptcy@caavps.com Aug 19 2019 19:36:11 Citibank, C/O Cavalry Portfolio,  
 P. O. Box 27288, Tempe, AZ 85285-7288  
 4469564 +EDI: CONVERGENT.COM Aug 19 2019 23:13:00 Convergent Outsourcing, 10750 Hammerly Blvd,  
 Houston, TX 77043-2317  
 4469566 EDI: DIRECTV.COM Aug 19 2019 23:13:00 Direct TV, P. O. Box 78626,  
 Phoenix, AZ 85062-8626  
 4469567 EDI: DISCOVER.COM Aug 19 2019 23:13:00 Discover Bank, 12 Reads Way,  
 New Castle, DE 19720  
 4472049 EDI: DISCOVER.COM Aug 19 2019 23:13:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 4469570 +E-mail/Text: bknotice@ercbpo.com Aug 19 2019 19:36:06 Enhanced Recovery,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 4469572 +EDI: BANKAMER.COM Aug 19 2019 23:13:00 FIA Card Services, N.A., 655 Papermill Road,  
 Newark, DE 19711-7500  
 4469573 +E-mail/Text: bankruptcy@fncbinc.com Aug 19 2019 19:35:23 First National Collection,  
 610 Waltham Way, Sparks, NY 89437-6695  
 4469577 EDI: RMSC.COM Aug 19 2019 23:13:00 GE Capital Retail Bank, J C Penney, P. O. Box 984100,  
 El Paso, TX 79998  
 4469578 EDI: RMSC.COM Aug 19 2019 23:13:00 GE Money Bank, Attn: Bankruptcy Department,  
 P. O. Box 960061, Orlando, FL 32896-0661  
 4482656 +EDI: HFC.COM Aug 19 2019 23:13:00 HOUSEHOLD REALTY CORPORATION, 636 GRAND REGENCY BLVD,  
 BRANDON, FL 33510-3942  
 4469586 EDI: HFC.COM Aug 19 2019 23:13:00 HSBC Kawasaki, P. O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 4469583 +E-mail/Text: PATTY.MALONE@HARVEYBP.COM Aug 19 2019 19:36:28 Harvey Building Products,  
 936 Rutter Avenue, Forty Fort, PA 18704-4906  
 4469590 EDI: RMSC.COM Aug 19 2019 23:13:00 JC Penney, P. O. Box 981131, El Paso, TX 79998-1131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4482329 EDI: RESURGENT.COM Aug 19 2019 23:13:00 LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675

4469596 EDI: RESURGENT.COM Aug 19 2019 23:13:00 LVNV Funding LLC, Resurgent Capital Services, P. O. Box 10587, Greenville, SC 29603-0587

4469597 +EDI: RESURGENT.COM Aug 19 2019 23:13:00 LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497

4528469 EDI: RESURGENT.COM Aug 19 2019 23:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4528468 EDI: RESURGENT.COM Aug 19 2019 23:13:00 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4469600 E-mail/Text: camanagement@mtb.com Aug 19 2019 19:35:43 M&T Bank, P. O. Box 767, Buffalo, NJ 14240

4514167 E-mail/Text: camanagement@mtb.com Aug 19 2019 19:35:43 M&T Mortgage Corporation, One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495

4469602 +EDI: MID8.COM Aug 19 2019 23:13:00 MCM, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

4469604 +EDI: MID8.COM Aug 19 2019 23:13:00 Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

4469606 +E-mail/Text: bankruptcydepartment@tsico.com Aug 19 2019 19:36:23 NCO Financial Systems, Inc., P. O. Box 15636, Wilmington, DE 19850-5636

4508750 EDI: PRA.COM Aug 19 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4487428 E-mail/Text: bankruptcynotices@psecu.com Aug 19 2019 19:36:20 PSECU, PO Box 67013, Harrisburg, PA 17106-7013

4487227 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 19 2019 19:35:57 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

4486684 EDI: Q3G.COM Aug 19 2019 23:13:00 Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

4469618 +EDI: CONVERGENT.COM Aug 19 2019 23:13:00 RBS Citizens NA, C/O Covergent, 10750 Hammerly Blvd #200, Houston, TX 77043-2317

4469616 +EDI: WFFC.COM Aug 19 2019 23:13:00 Raymour & Flanigan/Wells Fargo, Documentation Dept. MAC F4060-04C, 800 Walnut Street, Des Moines, IA 50309-3605

4469620 +EDI: RESURGENT.COM Aug 19 2019 23:13:00 Resurgent Capital, 55 Beattle Place, Suite 110 MS 604, Greenville, SC 29601-5115

4469624 EDI: SEARS.COM Aug 19 2019 23:13:00 Sears Credit Cards, P. O. Box 183082, Columbus, OH 43218-3082

4524444 +E-mail/Text: bncmail@w-legal.com Aug 19 2019 19:36:07 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4469633 EDI: USAA.COM Aug 19 2019 23:13:00 USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

4469634 +EDI: USAA.COM Aug 19 2019 23:13:00 USAA Federal Savings Bank, 3773 Howard Hughes Drive, Las Vegas, NV 89169-0949

4469631 +E-mail/Text: matthew@unitedcreditinc.com Aug 19 2019 19:36:14 United Credit Services, P. O. Box 381, 132 Central Street, Foxboro, MA 02035-2463

4469632 EDI: URSI.COM Aug 19 2019 23:13:00 United Recovery Systems, LP, P. O. Box 722929, Houston, TX 77272-2929

4469636 +EDI: VERIZONCOMB.COM Aug 19 2019 23:13:00 Verizon, Bankruptcy Department, 3900 Washington Street, Wilmington, DE 19802-2126

4469638 EDI: WACHOVIA.COM Aug 19 2019 23:13:00 Wachovia Bank, P. O. Box 13765, Roanoke, VA 24037-3765

4469640 EDI: WFFC.COM Aug 19 2019 23:13:00 Wells Fargo Card Services, P. O. Box 6412, Carol Stream, IL 60197-6412

4469641 +EDI: WFFC.COM Aug 19 2019 23:13:00 Wells Fargo Credit, CSCL DSP TM MAC N8235-04M, P. O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4469579\* GE Money Bank, Attn: Bankruptcy Dept., P. O. Box 960061, Orlando, FL 32896-0661

4469588\* Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346

4469587\* +Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346

4489405\* +USAA Federal Savings Bank, P.O. Box 9013, Addison, TX 75001-9013

4469561 ##+Com. Regional Credit Union, 510 Bridge Street, Old Forge, PA 18518-2324

4469563 ##+Community Regional Credit Union, 510 Bridge Street, Old Forge, PA 18518-2324

TOTALS: 0, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
 D Brian Simpson on behalf of Creditor Internal Revenue Service d.brian.simpson@usdoj.gov,  
 jennifer.johnson-sbert@usdoj.gov  
 Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank, N.A. dans@w-legal.com,  
 BNCmail@w-legal.com  
 Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank dans@w-legal.com,  
 BNCmail@w-legal.com  
 David J. Harris on behalf of Debtor 2 Lynn Marie Potoski dh@lawofficeofdavidharris.com,  
 davidharrisesqign@gmail.com  
 David J. Harris on behalf of Debtor 1 Thomas P. Potoski dh@lawofficeofdavidharris.com,  
 davidharrisesqign@gmail.com  
 David J. Harris on behalf of Defendant Thomas P. Potoski dh@lawofficeofdavidharris.com,  
 davidharrisesqign@gmail.com  
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 John M. Murphy on behalf of Creditor Landmark Community Bank jmurphy@tandplaw.com  
 John Michael Steidle on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.  
 jmsteidle@burnswhite.com, lmquinn@burnswhite.com;drevanchock@burnswhite.com;creeves@hunton.com  
 Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Martin A Mooney on behalf of Creditor M&T BANK kcollins@schillerknapp.com,  
 acarmany@schillerknapp.com  
 Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Tullio DeLuca on behalf of Creditor Gerald Koval tullio.deluca@verizon.net  
 Tullio DeLuca on behalf of Plaintiff Gerald Koval tullio.deluca@verizon.net  
 Tullio DeLuca on behalf of Plaintiff Linda Koval tullio.deluca@verizon.net  
 Tullio DeLuca on behalf of Creditor Linda Koval tullio.deluca@verizon.net  
 United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 18

**Information to identify the case:**

Debtor 1 **Thomas P. Potoski**  
First Name Middle Name Last Name  
Debtor 2 **Lynn Marie Potoski**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-01492-RNO**

Social Security number or ITIN **xxx-xx-7419**  
EIN --  
Social Security number or ITIN **xxx-xx-7104**  
EIN --

**Order of Discharge**

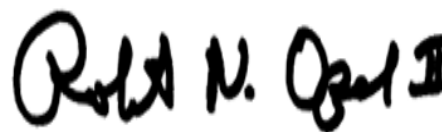
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas P. Potoski  
fdba Thomas Potoski Construction

Lynn Marie Potoski  
aka Lynn Marie McDermott, fdba Brand New Windows

**By the  
court:**



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

8/19/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**